IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/085,820 Applicant : David KNOX et al.

Filed : February 26, 2002

TC/A.U.: 3693
Examiner: Sara M. Chandler

Docket No. : 640-A01-004

Customer No. : 23334

Confirmation No.: 2390

For : CREDIT EXTENSION PROCESS USING A PREPAID CARD

RESPONSE WITH AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir

This is in response to the Notice of Non-Compliant Amendment under 37 CFR 1.121 dated April 29, 2008, which responded to the Applicant's bona fide attempt to reply to a Final Office Action on April 7, 2008. This amendment with the following remarks is a substitute and a replacement for the Applicant's Response and Amendment filed on April 7, 2008. Please enter and consider the following amendment and remarks for the above-identified application.

Amendment to Specification begins on page 2 Amendment to Claims begins on page 3 Remarks begin on page 12

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date: May 13, 2008 — Biv. John A. Gibbons — Signature: John A. Gi

(Applicant, Assignee, or Representative)